Journal of Ethnic and Migration Studies

Routledge
Taylor & Francis Group

ISSN: 1369-183X (Print) 1469-9451 (Online) Journal homepage: https://www.tandfonline.com/loi/cjms20

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To cite this article: Dr Anna Lindley (2009) The Early-Morning Phonecall: Remittances from a Refugee Diaspora Perspective, Journal of Ethnic and Migration Studies, 35:8, 1315-1334, DOI: 10.1080/13691830903123112

To link to this article: https://doi.org/10.1080/13691830903123112

Published online: 12 Aug 2009.

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Journal of Ethnic and Migration Studies
Vol. 35, No. 8, September 2009, pp. 1315–1334

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The Early-Morning Phonecall: Remittances from a Refugee Diaspora Perspective

Anna Lindley

Remittances are an important strand in the relationship between migration and socio-economic change in migrants' countries of origin and there is growing interest in their role in conflict and post-conflict countries. Yet little is known about remittances from the diaspora perspective, and much less about refugees remitting. This paper makes three contributions, based on analysis of survey and ethnographic evidence on the remittance experiences of Somali refugees in London. First, it argues that the diaspora perspective is a critical element in understanding remittance processes, and that remitting can have substantial repercussions for migrants. Second, it argues that, just as migrants are not 'just labour', remittances are not 'just money', pointing to the importance of analysing the social texture of the remittance process. Third, it argues that the nature of forced migration may shape remitting in ways which merit further exploration.

Keywords: Remittances; Refugees; Forced Migration; UK; Somalia

Introduction

Remittances—migrants' material transfers to personal contacts 'back home'—are an important element in the relationship between migration and social change in countries of origin. In recent years, these flows have attracted considerable attention from researchers and policy-makers. There is now growing interest in the role of remittances in conflict and post-conflict countries, where there is often considerable emigration and where arguably remittances can play a particularly crucial role in economic welfare. Yet little is known about remittances from the diaspora perspective, and much less about refugees' remitting practices. The Somali case is

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ISSN 1369-183X print/ISSN 1469-9451 online/09/081315-20 © 2009 Taylor & Francis
DOI: 10.1080/13691830903123112

a key one. The civil war provoked massive emigration within the region and further afield and there is a thriving remittance economy. This paper explores how the money coms to leave the pockets of immigrants and new British citizens living in London. It first reviews relevant concepts and existing evidence, and outlines the Somali context and the research approach. The main part of the paper explores the micro-dynamics of remittances: patterns, actors and relationships involved, and repercussions on the senders. The final section discusses the conceptual implications, emphasising the costs of remitting from a diaspora perspective, the rich social texture of the remittance process, and possible implications of the nature of migration for remitting.

Remittances Viewed from the Diaspora

Against the background of these prevalent understandings of remitting, this paper has three objectives. The dominant micro-economic model of remittance behaviour, the 'new economics of labour migration' (NELM), conceptualises migration as a household-level strategy to diversify income sources in response to risk or local constraints in credit, insurance or other markets (Taylor 1999). The decision that a household member should migrate is based on the calculation of the likely costs and benefits of migration: anticipated remittances are central to this calculation. Remitting is thus part of an implicit contract between migrants and their household, underwritten by altruism, self-interest, mutual insurance motives or loan repayment obligations (Stark and Lucas 1988). Considerable attention has been paid to the impact of remittances on poverty, inequality and economic growth and to developing policy frameworks that aim to maximise their beneficial effects.

The first objective of this paper is to refocus attention on migrants as key actors in the remittance process. Concentrating on the effects on countries of origin, remittance studies have tended to neglect the diaspora: characterising migrants as satellites or 'shadow households' (Caces *et al.* 1985). Studies have generally deduced remittance motivations based primarily on surveys of communities of origin and recipient households, rather than surveys of migrants. However, researchers are increasingly recognising that migrants' characteristics and interaction with the host-country environment may influence remitting, leading to some analysis based on migrant surveys (for example, Brown and Poirine 2005; DeSipio 2000; Marcelli and Lowell 2005; Posel 2001) and matched samples of migrants and relatives in the country of origin (Mazzucato *et al.* 2006). But evidence outside the US/Latin America corridor remains limited (rare UK examples include Datta *et al.* 2007; ICM 2006).

Similarly, the effects of remitting on senders have been largely overlooked. There is research and policy interest in whether transnationalism hinders migrants' structural and socio-cultural integration in the host country, but few have tested this in relation to remittances. Despite anecdotal evidence of migrants working long hours in several jobs to send money, the repercussions of remitting for migrants remain under-researched. This paper addresses these gaps by exploring the diaspora perspective on remittances.

The second objective is to incorporate analysis of the social texture as well as the economic dimensions of remittances. Existing remittance research (including most of the studies mentioned above) tends to focus on the latter, relying on macro-economic or household survey data. Patchy evidence on the social aspects of remitting has emerged in studies of 'transnational communities', but these tend to foreground social, cultural and political connections rather than economic ones, relying on more qualitative evidence (for example, Basch *et al.* 1994; Bryceson and Vuorela 2002).

Much may be gained from exploring, more directly and systematically, the social micro-dynamics of remittances. 'If friends make gifts, gifts make friends . . . the material flow underwrites social relations' (Sahlins 2004: 186–7). Economic sociologist Zelizer (2005) defines 'relational work' as the process of creating viable matches among relations (durable, named sets of understandings, practices, rights and obligations between two or more people), transactions (bounded, short-term interactions), media (accounting systems and their tokens), and boundaries (distinct combinations of relations, transactions and media). In line with more anthropological and sociological approaches, this paper explores both *economic transactions* and 'the quality of *relationships* which these transactions create, express, sustain, and modify' (Firth 1967: 4). This encourages a combination of qualitative and quantitative research approaches, aiming to provide a richer and more holistic account of the remittance process. The primary focus, however, remains material transfers; the transmission of ideas, values and behaviours, often termed 'social remittances' (Levitt 1998) is dealt with only insofar as it impinges directly on the material remittance process.

The third objective is to open up for consideration the remittances of a specific group of international migrants: refugees. While often treated as an exception in studies of international migration, refugees' motivations and experiences can partly overlap with those of other migrants (Van Hear 1998). Remitting is one such experience. While it is increasingly acknowledged that refugees are not just political victims and aid recipients but also economic actors, there is as yet little research on their remittances, which may bear interesting similarities to and differences from those of labour migrants (relevant work includes Al-Ali *et al.* 2001a; Horst 2004; Riak Akuei 2005). This paper explores how being refugees shapes the remittances of Somali Londoners.

The Somali Context and Research Approach

Somali society has a tradition of pastoral migration within the region and labour migration to the Gulf, but the outbreak of civil war in the north in the late 1980s, and the subsequent collapse of the state in 1991, provoked unprecedented levels of emigration from the Somali regions, both to neighbouring countries and further afield. The territories of the Republic of Somalia, as formed in 1960 (referred to in this paper as the Somali regions), remain fragmented.[1] With a population of 7.4 million, at least one million people now live abroad and remittances are a major economic flow (UNDP 2001; World Bank 2006). Somali family and clan structure played an important role in shaping patterns of migration, displacement and transnational activities (Hansen 2006; Horst 2006; Lewis 1994). Most remittances from the global North to Somalia are in the form of transfers of cash—the focus of this paper—rather than in kind.

London has one of the largest Somali diaspora communities outside Africa and is one of the main sources of remittances. When the war broke out in 1988, there was already a small community in the UK of northern Somalis—former Merchant Navy seamen and their families—and many northerners came to join their relatives. After the state collapsed, many more refugees arrived. Some came directly, others after a period in refugee camps, cities in neighbouring countries, or the Middle East. Some people 'ended up' in the UK as a result of a smuggling process over which they exercised little control. Many were subsequently recognised as refugees and became British citizens; others have temporary status; an unknown number are failed asylum-seekers or relocated from other EU countries (Lindley and Van Hear 2007). There are well over 60,000 people born in Somalia in the UK,[2] mostly in London, and the ethnic population, including British-born children, must be much larger. In 2001, 16 per cent of Somali-born people in London of working age were officially employed—the lowest rate of all foreign-born groups (GLA 2005). Labour market barriers include language and literacy skills, immigration status, racism and discrimination, and problems with converting professional qualifications (Bloch and Atfield 2002).

This paper is based on research conducted in London in 2004–05 as part of a multi-sited project (Lindley 2007a and b). First, time was spent at community-based organisations, social events and family homes, consulting community workers and analysing Census and Home Office data. Second, 12 semi-structured interviews provided some detailed examples of remittance experiences. Contacted through personal acquaintances and community workers, the women and men interviewed were of varying ages, occupations, immigration statuses and clans, and had all arrived in the UK since the late 1980s. In citing interviews, names and some other details were changed to preserve interviewees' anonymity.

Third, a survey of remitters collected data on socio-economic situations and remittances. Most people send remittances through specialised Somali money-transmitters. The company Dahabshiil has extensive coverage in the Horn of Africa and a broad customer base in the UK and allowed the researcher to survey remitters in one of its London offices.[3] The researcher randomly sampled 175 respondents and carried out—with an assistant—short face-to-face interviews, half in English and half in Somali.[4] Partly because of the venue of the research, people were generally willing to co-operate. The questionnaire was carefully designed to focus on areas where it was thought that reasonably accurate information could be obtained, and the data were analysed using SPSS. Although clearly not representative of the Somali migrant or remitter population of London, the sample provides a good cross-section of people sending money from a particular location, painting a broadly indicative picture of remittance patterns. The following section explores the evidence collected on remittance micro-dynamics: patterns, actors, relationships, explanations, effects on migrants and coping strategies.

Remittance Micro-Dynamics

Patterns

It is not known what proportion of Somali people in the UK send remittances.[5] Many people claimed expansively that '*Everyone* sends money'. But, of course, some people do not. The desire to engage in transnational activities is influenced by various factors and is not always matched by capability; conversely, some people who are capable of sending money do not wish to (Al-Ali *et al.* 2001a). However, most people who were asked during the course of the research said they had remitted *some* money in the previous year—even if only an *ad-hoc*, small amount.

The remitter survey results regarding amounts transferred during the last 12 months are shown in Table 1. The first and most important type were remittances in Somalia or elsewhere, which averaged around $3,110 per year ($260 a month).[6] Many people also made transfers for investment or community-related activities in Somalia, bringing total average transfers to around $4,440, although amounts tended to cluster in the lower ranges. In this sample, 61 per cent remitted to at least one individual on a monthly basis, although many remitted less frequently and some only on an *ad-hoc* basis for specific projects or urgent needs.

Several remittance geometries may be identified: *individual-to-individual* remittances (sender supports one individual; *individual-to-several* remittances (sender directly supports more than one individual—their 'list', as some say) and *several-to-individual* remittances (sender co-operates with others in remitting). Other transfer geometries involve groups marshalling resources for needy individuals or community purposes—not personal remittances, but part of the wider transnational economic picture. Many people engage in complex sets and sequences of remittance relationships that change over time. 'Conduit people'—key family players—often play an

Table 1. Remittances and other transfers

		US dollars			
	No. cases	Minimum	Maximum	Mean	Median
Remittances to personal contacts	171	50	2,255	3,108	2,250
Investment transfers (Somalia)	21	19	50,000	990	0
Community contributions (Somalia)	113	10	8,756	341	74
Total	175	50	52,400	4,438	2,493

Note: Data for the 12 months leading up to the survey. Due to time constraints, respondents were not asked about investments or community contributions outside Somalia. Averages calculated over whole sample.
Source: Remitter Survey, June 2005.

important role in these geometries, keeping contact with people 'back home' and mobilising family overseas.

Farhiya's account is illustrative of the complexity of some remitters' commitments. She lives with her husband and three young children in London. Having moved to the UK in the early 1990s she works part-time. To keep track of her remittances, Farhiya had begun keeping the receipts in a Tupperware box: she had sent about £3,600 in a two-year period. As we shall see, this is not an unusual amount for Somali Londoners to remit.

First, she supports the family of her oldest brother in Somalia—an elder, once well-off, but whose business collapsed during the war. She feels that she owes him, as he played a key role in her upbringing and schooling. After arriving in the UK she sent money now and again, but then he asked her for more regular support, initially on a temporary basis. This somehow became a permanent arrangement, and for some years Farhiya sent $100 each month to her sister-in-law for general household needs. Her brother sometimes asks—directly or indirectly—for extra help. One day he asked her to send the money for one year in advance so they could start a small business. She agreed, on the basis that, once the business was set up, they would support themselves. With difficulty, for two years Farhiya sent larger instalments, but as no successful business emerged, she subsequently went back to sending $100 each month.

Second, a few years ago, Farhiya decided to send her half-brother to Nairobi. He was a bright young man in his 20s with a hard-working reputation. She wanted him to study 'something useful' and was considering trying to bring him to the UK. She sent money for his expenses, but then found out that he was just chewing *qaad*.[7] She told him to get his act together, and started sending $50 each month to him for rent and $50 to their cousin to cook his meals. He was angry that she had asked around about him, and moved to a remote refugee camp where she did not know anyone. He sometimes phones, but she does not send money regularly any more.

Lastly, she also sometimes helps another town-based brother and her nomadic sisters in Somalia. Another sister lives in London but has been trying to arrange for her children to leave: when she goes back she sometimes asks for help or relays others' requests. Farhiya also remits money occasionally to extended family members, and contributes to *qaraan* (clan-based collections) for individuals and social projects in their home town.

Actors

Like Farhiya, the vast majority—92 per cent—of the remitters surveyed were born in Somalia. Figure 1 shows that, although some had lived in the UK for decades, most had left Somalia since the conflict began and had immigrated relatively recently. Nearly all had citizenship, or refugee or temporary status. Figure 2 shows the gender and age distribution of respondents. The average household size was 3.4. Around 60 per cent of remitters were men and 40 per cent women; most were aged 25–44.

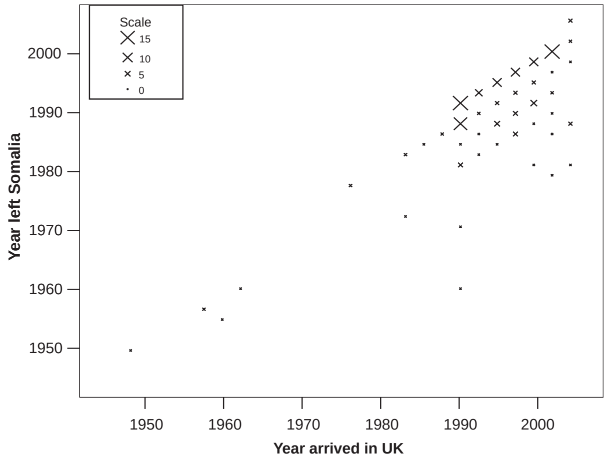

Figure 1. Remitters' migration: year left Somalia and year arrived in the UK
Source: Remitter Survey, June 2005

Around a quarter lived alone (mainly men), two-fifths lived with children under 16 and around a third lived with a spouse.

Figures 1 and 2 show that the profile of remitters has changed dramatically over time, shaped by the conflict. Before the civil war, Somali emigration was dominated by young men: small numbers of seamen in the UK, more-widely scattered students and professionals, and large numbers of Gulf workers in the 1970s and 1980s. The civil war over-rode those earlier patterns, displacing old and young, men and women, married and unmarried people. In the pre-war era, men tended to act as the breadwinner and women in general had a less-economic role outside the home, but conflict and displacement soon pushed more women into economic activity outside the home,

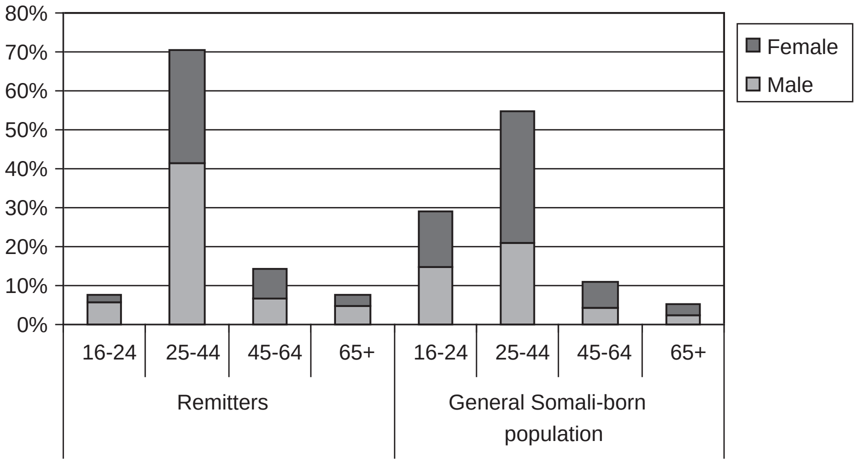

Figure 2. Gender and age of remitters and Somalia-born population
Source: Remitter Survey, June 2005; Census 2001 England and Wales

both in Somalia and overseas (Cabdi 2005). At the same time, opportunities to work in the Middle East decreased and opportunities to seek asylum, resettlement and family reunion opened up in Europe and North America. This evidence suggests that there has been both a transformation in the geography of remitting and a diversification—particularly, a growing feminisation—of participation.

Economic activities among the remitters varied. Figure 3 shows that 56 per cent of working-age respondents were in work, 12 per cent were looking for work, and 14 per cent were occupied looking after their home and family. People were employed in health, social services and the voluntary sector, public and private transport, warehouse/factory work and security. The sample fell into four crude household income groups. Around 30 per cent worked and one or more other household member(s) also worked. Around 20 per cent worked but were the only household member doing so. Around 30 per cent were not working but someone else in their household was. The remaining 20 per cent or so lived in households with no apparent source of earned income, probably relying on state benefits.

To calculate the determinants of the likelihood and level of remitting, it would be necessary to take a random sample from the migrant population and analyse the characteristics of those who remit and those who do not, which was beyond the scope of this study. However, some useful insights were gained from comparing the remitter sample with Census data.[8] Figure 2 showed that remitters were more likely to be aged 25–44 than the general Somali-born population. In Somali communities, it is

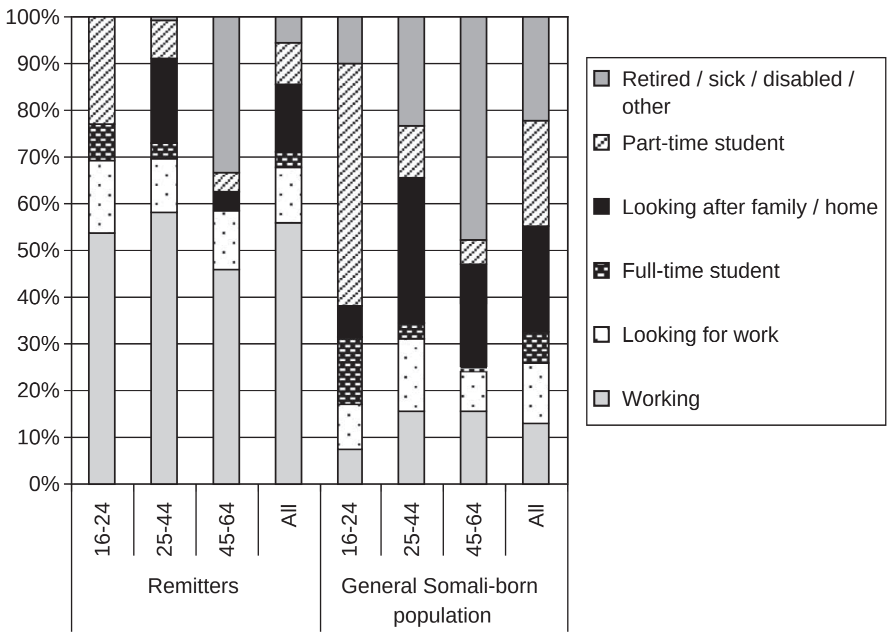

Figure 3. Economic profile by working age, remitters and Somali-born population
Source: Remitter Survey, June 2005; Census 2001 England and Wales

sometimes said that women are 'better' remitters than men (some even say that it is better to have one daughter abroad than ten sons). But in fact, in our remitter sample, there was a greater proportion of men than in the general Somali-born population, and male respondents sent larger remittances on average ($3,645) than women ($2,340). The most plausible explanation of the perception that women are better remitters lies in a *relative* rather than an absolute change. Men dominate as senders, but women play a considerable minority role, widely noted because it runs counter to traditional culture.

Turning to economic characteristics, the evidence suggests that, unsurprisingly, migrants' economic situation affects remittances. Figure 3 showed that the remitters surveyed had higher—by over three times—employment rates than the general Somali-born population. Moreover, workers sent around three times larger amounts than non-workers. Remitters in dual-income households sent the most, followed by those in single-income households where the remitter worked.

Relationships

Clearly even an individual-to-individual remittance is embedded in wider social relationships. However, identifying who sends and who receives is crucial to understanding the remittance process. Sometimes these decisions reflect livelihood arrangements and changing family politics. For example, people often remit to female relatives because they are responsible for buying and cooking food—some fear male relatives will spend the money on *qaad* or on marrying a second wife rather than prioritising the existing family's needs.

The survey collected detailed data on 177 people who had received money from the respondents four or more times in the last year.[9] The majority lived in the Somali regions and 55 per cent were women. The commonest recipients of these regular remittances were mothers, followed by brothers, fathers and sisters. Spouses (mainly wives) represented only 9 per cent of regular recipients, which may be partly due to the conflict: many Somali couples were split by death, separation and divorce, and many others were reunited or were married overseas. However, predictably, wives and children who are left behind have a strong claim for assistance: the highest average regular remittances went to spouses.

In analysing remittance relationships, it is important to consider conventional family structures and roles in Somali society. The majority of the population are pastoralists or agro-pastoralists: the nomadic hamlet may include a couple and their children, a polygamous family, or a group of families (Lewis 1994). Urban households also often incorporate parents, younger siblings and—especially in better-off households—poorer relatives from the rural areas and domestic workers. Mutual support within (particularly male) extended family and clan networks is strong, and there are important links between rural and urban households in the same family network (Lewis 1994). Against this background, it is not surprising that parents and siblings represented a high proportion—71 per cent—of the regular recipients recorded in the remitter survey, but that people also sent to uncles, aunts, in-laws, nephews, nieces, grandparents, cousins and others.

In all, however, the evidence suggests a somewhat uneven transnationalisation of traditional relationships and roles—in some instances the accustomed boundaries defining appropriate conjunctions of relations, transactions and media are being redrawn as a result of conflict and migration. While some remittance relationships recorded in the survey reflect conventional relationships of economic support (for example men supporting wives, mothers, fathers, brothers), others do not (14 per cent of the regular remittance relationships recorded involved women supporting men). New configurations of roles and responsibility have emerged in some families (see also King *et al.* 2006).

Explanations

The survey findings provide some indications of how people act—but how do they explain their actions? As might be expected, people refer to affection, family values, clan solidarity, Islamic duty and friendship as motivating factors. A strong recurrent theme in remitters' explanations was reciprocity and social pressure. Many felt that they owe their parents, and often older brothers or uncles, for earlier material and non-material assistance: for bringing them up, helping with their education and sometimes paying for them to go overseas. However, in most cases, the sense of debt was rather diffuse and indefinite, resonating with the anthropological concept of generalised reciprocity typical among kin, i.e. an indefinite reciprocity involving no overt reckoning of debts (as distinct from balanced reciprocity i.e. returns of commensurate worth; Sahlins 2004). For example, Liban, a community worker, rationalised his own situation—supporting four uncles regularly and 12 aunts intermittently—by saying 'You eat with your brother when he has money'. People often continue sending money for long periods, often without any clear *material* returns, consistent with generalised reciprocity (Sahlins 2004). Also, debts were often transferable within family networks—for instance, if a man was assisted by an older uncle to migrate to the UK, he might return the favour by paying a cousin's school fees.

In this context, considerable social pressure could be applied to migrants. Many Somalis would be 'shamed' if they did not support their relatives. Fartun left Mogadishu in the late 1990s after several family members were killed. His early years in the UK were tough and he was homeless for a period. Not remitting was one element in his disgrace: 'I was a *disgraciato*, my family connections were *kaput* . . . People at home think Fartun is in London and he is not going to help us. They think I am just a bad man . . . They think that in the UK you collect money in the street and send it . . . '.

While some social pressure came from people back home, much also came from within the diaspora. Given the importance of diaspora networks in many refugees' lives—for social contact, financial assistance, information and help navigating life in the UK—adverse gossip can have real repercussions on their lives. While Al-Ali *et al.* (2001b) coined the term 'forced transnationalism' to describe the strong social pressure felt by Bosnian and Eritrean refugees to maintain transnational connections, here the term 'pressured transnationalism' is preferred to avoid confusion: although refugees can fall victim to threats and violence (paying ransoms or protection money for relatives), far more prominent are the less-physically violent, but nevertheless strong, forms of social pressure experienced (which can also affect non-refugees).

Economic disparities and material need were a second recurrent theme in people's explanations. This fits with the theory that, within relationships characterised by generalised reciprocity, 'The greater the wealth gap ... the greater the demonstrable assistance from rich to poor that is necessary just to maintain a degree of sociability ... ' (Sahlins 2004: 211). Interviewees emphasised the poverty and insecurity of many Somalis in Africa. Either directly or through other people, many Somalis in the UK are constantly hearing sad stories of relatives' difficult and dangerous situations—early-morning phonecalls are common as people try to reach you before you leave the house for work. It is useful to note that, while the NELM model conceives of migration-cum-remittances as a rather deliberate household strategy to diversify income and enable investment, others emphasise that, in some contexts, migration and remitting are more based on meeting *need*, i.e. on 'migration as a more dramatic, less carefully planned move, with the purpose of ensuring family subsistence in the absence of viable opportunities in the home country' (Sana and Massey 2005: 512). While seeking safety was at the forefront of people's minds when leaving the country, rather than providing for people back home, the severe hardships faced by many of those left behind strongly animates the remittance economy.

London, a 'global city' in the heart of the first world, provides a clear contrast with the country of origin. People commented that relatives in Africa think that people *dibadaha*—'outside', or in the West—are rich, seeing incoming remittances (often substantial amounts by local standards) as proof. There are concrete facts: Table 2 reveals some of the starkest disparities in a world of uneven development. Clearly, relatively small amounts by UK standards can go a long way in the Somali regions—$50–200 a month can provide for an entire family, depending on size and location. It can be hard to justify withdrawing that support: one-way flows may continue for long periods.

Table 2. Comparison of human development indicators, UK and Somalia

Indicator	UK	Somalia
Life expectancy at birth (years)	79	46
Under 5 mortality rate (per 1,000 live births)	6	225
Adult literacy rate %	99	19*
Primary-school enrolment rate %	99	17*
Population living on less than $1 per day (in purchasing-power parity terms) %	0	43*

Sources: UNDP (2006); figures marked* are from UNDP and World Bank (2003).

However, it is important to note that there is also evidence of some mutual re-evaluation. On the one hand, recipients are aware of some of the issues people face overseas. On the other, as some progress is made in parts of the Somali regions, some migrants are beginning to deconstruct the symbolic poverty and insecurity of their place of origin, pointing to the relative affluence in better-off segments of society. As one resident put it, some people overseas who visit or see videos of Hargeisa—capital of self-declared Somaliland—re-evaluate their 'congested life' in the tower blocks of the cold global North, with mounting electricity and phone bills. As we shall now see, even those who have both the desire and the capability to remit often find that doing so has important repercussions on life in London.

Economic Effects: Sacrifices and Strategies

First, poverty may be reinforced by remitting. Without data on remitters' incomes,[10] it is not possible to establish the proportion remitted. However, it is clear that many remitters are employed in relatively low-paid jobs and are unlikely to have large amounts of disposable income. According to Idil, some remitters 'don't live lives because of it basically . . . Most of them, people who were working in factories, doing manual hard work, long shifts, sending money, getting the lowest incomes'. People on low incomes often economise hard—buying cheap food and pooling resources with people outside their household. When this is not enough, they borrow money from banks and social contacts, and women pawn their gold. Idil explained: 'I have taken my jewellery to the pawnbrokers, and lost it all . . . I don't pay bills until I get the red letters because I am always sending money!'

Even some of those relying on state support—for example, some elderly seamen relying on state pensions—send small amounts now and again. The survey was undertaken in an inner-city area with relatively high unemployment and around 20 per cent of remitters surveyed lived in households where there were no apparent sources of earned income, and which were presumably relying on state allowances. The finding is surprising because state allowances provide just enough money to live on in London.[11] It is a small sub-group—35 people—in a small sample and, while every effort was made to encourage respondents to be open about their lives, it is possible that some respondents in fact did have other sources of income. This said, the possibility that some people remit part of their state allowances raises interesting issues. This money is the means by which the state ensures a minimal standard of living for its poor. Yet some people may quietly accept material poverty below this standard in order to send small sums to loved ones in need overseas. As Bryceson and Vuorela point out, for transnational families, 'Imagining a family means giving it a definition that may conflict with the nation state's definition of legitimate immigrant families' (2002: 10).

Second, labour market strategies may be affected by commitments to relatives, making people more willing to accept poorly paid manual work in unpleasant conditions and work long anti-social shifts, and motivating them to find work as soon as possible, when they might otherwise spend time training or seeking jobs more appropriate to their skills. The more strategic development of remitters' human capital through English-language and vocational training and secondary and higher education can be curtailed.

Third, remitting can influence savings and investments. Many refugees arrived with very little and have not accumulated much capital. According to the 2001 Census, only 7 per cent of the Somali-born population lived in a home they had bought, and only 1 per cent were self-employed—low rates even compared with people from other conflict-affected and African countries. Some remit most of their earnings, or save money to help relatives emigrate, leaving little to save or invest on their own behalf. Meanwhile, many people who do build up capital invest it in the Somali regions: 10 per cent of survey respondents had invested in property there in the last year. House prices vary, and land disputes are common, but money goes much further than in London. There is a practical and symbolic value to investing at home with a view to potential future return and, meanwhile, relatives may occupy the property or live off the rent.

Social Effects: Reaffirmation and Tensions

Remitting can be a source of familial and cultural reaffirmation. At the individual and family levels, being able to support relatives can make a painful separation seem more worthwhile. Remitting is a form of kin work—maintaining affective family relationships—over long absences (Zontini 2004). In the wider cultural sense, interviewees expressed pride in the familial solidarity among Somalis, comparing it favourably with other countries in the region, and with what they saw as a more fragmented and selfish UK family and community context.

However, there are also tensions; first, between senders and recipients. Some senders expressed an unease that money always seems to creep in as an issue in relationships with people back home, echoing findings elsewhere—in El Salvador family members are said to measure affection in remittances (Santillán and Ulfe 2006). Some felt that recipients did not appreciate their hard work and wasted the money. Shamsa's brother remits regularly to their father in Mogadishu, and she helps out now and again. She was rather annoyed that this enabled her father to marry a younger wife and start a new family:

> My father is having plenty of children and he's not even taking a consideration ... The more you make children, the more you are rich. And the more he is rich, the more we are paying the price!

Recipients are sometimes less than honest according to Idil:

> I have an aunt who had had all the diseases in the whole wide world! She's had diabetes, diarrhoea, blood pressure, cancer, heart and kidney problems ... People say anything to get money.

A second downside is anxiety and stress (see also Horst 2004; Riak Akuei 2005). Given the ongoing insecurity in the Somali regions, many refugees are already worried for their loved ones' welfare and safety. On top of this, some spend sleepless nights worrying about how to scrape together their family's *biil*, or living expenses. Idil felt that some people were not 'living here *as a person*' but get 'blocked out' about remitting. Refusing insistent or desperate requests can be painful, as Shamsa, a single mother with four children, explained:

> How many people you used to know, relatives, calling you! I would change my phone number every month if I could. But you can't go to all those people, the children's school, your college, the doctor, the Home Office... [It's] not that I don't want to [help]. But I can't! . . . it is painful to me . . . It is painful to me. 'I need money, I'm hungry, even the phone call.' It *irritates* me! . . . I can't ignore, I can't ignore, I *can't* ignore . . . it's like you are facing a big wave . . . Sometimes I *shout* at them . . . 'Do you think we are collecting the money from the trees?' . . . But they won't understand. I told myself, when I left Somalia, when I looked down from the plane, I said: 'I never ever want to come back here!' After one week I wanted to go back . . . They have no minimum clue the position you are in, how much pressure you are under. They wake up in the morning and they don't know where to get breakfast. That is the life they are dealing with. They have never had to think about anything else. If they are lucky they got your phone number, so they call you hoping you can help.

Many refugees with family connections in the more stable parts of the Somali regions would like to return permanently; however, relatively few do so, for a variety of reasons, often including the fact that people back home depend on their remittances.

Third, remitting can be a source of tension among family members in the UK. Life in the UK is a jolt for many couples. Some urban women used to having help in the home feel the strain when they suddenly have to cope with looking after the children and running the home, alongside dealing with other matters, in an unfamiliar, sometimes hostile environment. For some men, immigration is an emasculating experience as they struggle to find work and re-establish their traditional role as breadwinner. With marital relations already undergoing complex adjustments, remitting adds to the strain. In Minneapolis, Horst (2004) found that some young Somali-Americans put off marriage and starting a family because of their remittance obligations. Remitting can cause extended family disputes over who is responsible for whom. Forty per cent of remitters lived in households with children under 16, many growing up far from their relatives and sometimes struggling to understand why their parents send money: 'A family in the absence of regular physical proximity requires conscious rationalization' (Bryceson and Vuorela 2002: 15). While Somali diaspora culture has shown resistance to erosion from what are seen as Western and individualistic values, there is some 'nuclearisation' of families, as they bring up their children in London and elsewhere.

Coping: From Negotiation to Avoidance

Clearly these expectations sometimes weigh heavily on people. While many simply persevere, others adopt various strategies to cope. Negotiation within family networks can make remittance commitments more manageable. Nearly three-quarters of respondents had close family members beyond the Horn of Africa and often people take turns to contribute a set monthly amount. At the other end, the main recipient in Somalia may channel funds and buffer requests. A second strategy is to keep track of how much is sent and to whom. This is why Farhiya began collecting her receipts:

> They think that I never give them enough . . . One day if I go there I will calculate how much I have sent . . . Maybe they will realise: either it doesn't work sending all this money or . . . Maybe it will help them to think . . . I will take the receipts in the box!

Third, some try to keep tabs on recipients, or send just enough to prevent hardship, trying to avoid cultivating unnecessary dependency—a 'subsistence ethic' also identified among Latin American remitters (Waller Meyers 1998). The gossip machine can serve migrants too, relaying information about spending habits and potential 'worthy' beneficiaries. A fourth strategy is to help recipients invest in an independent future, for example by saving a lump sum to help recipients establish a small business (women sometimes use *hagbaad*, the rotating savings system, for this). Alternatively, remitters may sponsor a young relative's education, or help relatives to emigrate, turning a dependent into someone who may be able to help with, or even take over their remittance responsibilities and lending an internal momentum to the migration-remittance process. Finally, some avoid remitting, by consistent refusals, ignoring early-morning phone calls and even changing phone numbers.

It is generally assumed that, if the migrant does not return home, remitting will decline with time, as they face competing claims on their income and their social ties at home gradually weaken (Brown and Poirine 2005). But some studies show that certain groups continue to remit, particularly in response to urgent needs, long after settling permanently abroad (Sana and Massey 2005). In the absence of more detailed longitudinal data, it is interesting to note that the survey of Somali remitters in London found that even some of the retired seamen who came to the UK many years ago still send remittances, suggesting considerable persistence. Further research is needed on the evolution of remitting over time and across generations, and the implications of changing patterns of primary and secondary migration for future flows.

Discussion and Conclusions

In sum, many remitters in London make regular and substantial contributions to family in the Somali regions. While men still dominate, participation has diversified, with women also playing a significant role. Most remitters surveyed were in work, although some relied on alternative sources of income. Remittances are embedded in wider social relations in the UK and the Somali regions and demonstrate a somewhat uneven transnationalisation of conventional relationships and roles. People explained why they remit with reference to notions of reciprocity, social pressure, economic need and stark global disparities. The drive to remit can encourage labour market participation and investments in the Somali regions, but can also reinforce poverty, limiting savings and investments in the UK. Many derive a strong sense of familial and cultural reaffirmation from remitting; but separation from loved ones combined with a pressing sense of responsibility can cause anxiety and strife in diaspora households. Yet this is not the end of the story: people develop various strategies—ranging from 'smarter remitting' to avoidance—to help them cope with expectations. Against the background of the wider remittance literature, this evidence points to three aspects of the remittance process that are often neglected: the diaspora perspective, the social texture and the remittance involvements of refugees.

First, as already mentioned, NELM tends to focus on remittances from the recipients' perspective, conceptualising migrants as 'shadow households'. We have seen, however, that the desire to remit is not always matched by the capability to do so—and that even when it is, the conditions of settlement in the host country and individual strategies may shape remittances in important ways. A diaspora perspective also makes it clear that someone—somewhere—pays, a fact too often lost in the overwhelming focus of the literature on the impact of remittances in migrants' countries of origin. The problems experienced by Somali remitters remind us that, while social networks play an important role in economic life and facilitate migration, in some instances they can hinder migrants' economic advancement by constraining accumulation (Granovetter 1983; Meagher 2005). Understanding the costs of remitting also has implications for the role remittances play in the country of origin: entrenched diaspora poverty can constrain remittance investments, with migrants trapped in a cycle of sending subsistence amounts.

The diaspora perspective also illustrated how the North–South divide infuses the everyday lives of Somali Londoners: glaringly and impressively quantifiable, the economic disparities between the host country and the country of origin have also become almost ritualised, inscribed in the collective consciousness of those involved, with implications for remittance flows. While regional migrants earning lower wages find it harder to completely cover recipients' needs, migrants in the global North can often play an important role in their family members' lives, a role from which it can be hard for a migrant to extricate him/herself and which may continue over many years. All this suggests that the role of economic disparities in shaping remittance processes merits further research.

The second oft-neglected aspect raised by this paper is the social texture of the remittance process. The evidence presented here points to the need to reconsider the notion of the 'transnational household' as the main and exclusive unit of analysis in remittance studies, as this tends to overlook intra-household dynamics, individual decisions and non-household members' influence, all of which, as we have seen, can play an important role. NELM also implicitly assumes a cohesive, co-residing and co-sustaining core household and a short-term, target-oriented (most likely male) migrant who expects to return rather than settle in the host country. This is a model that fits the Mexican reality particularly well, but has less purchase in other socio-cultural contexts, such as the Somali one, where people's remittances are less configured around a single core 'original' household (Sana and Massey 2005). Understanding the control and transfer of remittances requires careful scrutiny of the social construction of the family in specific cultural and transnational contexts.

Furthermore, in the same way that migrants are not 'just labour', so remittances are not 'just money'. Our understanding of the remittance process may be greatly enhanced by moving beyond economically functionalist approaches to analyse the intense 'relational work' involved in the production of remittances (Zelizer 2005). We have seen, for example, how essential remittances can become to maintaining loving relationships over long absences. Somali remitters' explanations resonated strongly with the notion of the generalised reciprocity typical among kin relations, whereby returns may be much-delayed and not necessarily equivalent in form or measure to what has been given (Sahlins 2004). In particular, non-material returns to remitting, in the form of social reaffirmation, can play a key—and as yet under-theorised—role in motivating remittances, a role which is hard to capture using survey methods. The process of matching relationships, transactions and media is dynamic, shaped by changing circumstances and preferences. In the Somali case there have been some socially significant shifts in the gendering of remittances, supporting the call for a gendered, generational and relational analysis of the remittance process (King *et al.* 2006).

Finally, this paper focused on the remittances of a specific group mainly composed of refugees, opening up for consideration the implications of alternative modes of migration for the remittance process. The evidence presented here suggests that, in the context of forced migration, there is a far more unsettled relationship between the act of emigrating and that of remitting than is generally envisaged in labour migration contexts. Outward movement from the Somali regions has been prompted by serious violent conflict, persecution and generalised insecurity. Most people decided to leave not to diversify their income but to save their lives. Many refugees did subsequently remit, but for the bulk of Somali migrants, remittances were 'unforeseen burdens' (Riak Akuei 2005)—a *post-hoc* strategy—rather than part of their outward migration calculations. To understand why people remit in these circumstances, it may be particularly important to dig deeper into more general socio-cultural and economic patterns in the country of origin and the diaspora, as explored above.

It is true that subsequent decisions about settlement and onward movement were understandably influenced by economic, family and status considerations: faced with a choice between formally protected impoverishment in remote refugee camps or an informal and precarious existence in cities in neighbouring countries, many people subsequently tried to migrate further afield, doing all they could to maximise their (and their families') welfare within the opportunities and constraints presented by various immigration and refugee regimes. Moreover, as time went on, particularly in more stable Somali regions, the economic rationale for migration, including the possibility of supporting family members back home, became an increasingly salient factor in people's decisions to leave.

Yet there are marked differences from classic labour migration contexts. This paper has pointed to some features of Somali migration and settlement that were associated, in this case, with the conflict in the country of origin and seemed to have implications for the remittance process. For example, violent upheaval rapidly diversified the geography and demography of the remittance process; asylum and family-reunion opportunities meant that spousal remitting was relatively uncommon and parent, sibling and extended family benefited considerably. The on-going insecurity of people in the country of origin influences the demand for assistance, and the complexities of issues around refugees' status and labour market participation in the host country and the uncertainty of return may also shape remitting in various ways. Further comparative research would be needed to identify whether certain remittance dynamics are generally more common among refugees.

With remittances subject to ever-increasing scrutiny, both in the dominant geopolitical drive to govern international financial flows, and by development actors keen to maximise the positive effects of remittances in migrants' countries of origin, it is important that we build more holistic understandings of remittance processes—analysing diaspora perspectives, social textures and the implications of different migration dynamics represents potential pathways for future research.

Acknowledgements

Many thanks to Fatuma Abdullahi, Leah Bassel, Stephen Castles, Nicholas Van Hear and the anonymous *JEMS* reviewers for comments on earlier drafts; and to Ayan Mohamud Mohamed, Dahabshiil, the UNDP, Horn Stars, Dadihiye and Oxford House for assistance with the research.

Notes

[1] Research participants included people of different political positions and people with mixed feelings on the future of the Somali regions.

[2] Minimum estimate based on a combination of sources, detailed in an earlier version of this paper published by the Oxford COMPAS unit as Centre on Migration, Policy and Society Working Paper No. 47.

[3] For practical reasons, 30 questionnaires were administered in a second, smaller office.

[4] These were 17 per cent of the customers at the outlet during the month in question; 19 per cent of those initially approached refused to participate, mainly giving time pressure as a reason, but there was no evidence that this led to the under-sampling of people with particular characteristics.

[5] Findings on the incidence of remitting in UK migrant communities vary. In a survey of black and minority ethnic households, over one quarter had sent remittances in the previous year (ICM 2006). In a survey of 396 low-paid migrant workers in London, 80 per cent of the sub-Saharan Africans sent money home (Datta *et al.* 2007).

[6] As the money is transferred in US dollars, respondents found it easier to remember how much they had sent in dollars and they usually say how much they want to send in US dollars, then the cashier calculates the cost in pounds (of buying the dollars and paying commission of around 5 per cent) Dollar amounts are rounded to the nearest five. The $3,000 figure corroborates other estimates (Lindley 2007a).

[7] A green leaf popularly chewed in the Horn of Africa.

[8] While the Census has limitations when it comes to reaching non-English speakers and inner-city, transient and economically marginalised populations, it remains the most comprehensive and robust source of data on the Somali-born population.

[9] Due to the time constraints, detailed information was collected only on remittances to personal contacts that the respondents considered to be 'regular'. Only a handful of senders classified remittances sent three or fewer times in the last year as 'regular', while many recorded transfers sent four times a year as 'regular', so the former were reclassified as irregular in the data analysis.

[10] It was deemed too sensitive to collect information on income in the survey.

[11] Income support for a single person over 24 years old was £56.20 per week (£2,922.40 per year)—see www.rightsnet.org.uk

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